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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Complete if Known			
		Application Number	10/829,448		
		Filing Date	4/22/2004		
		First Named Inventor	ROBINSON		
		Group Art Unit	3621		
		Examiner Name	Pierre Elisca		
Sheet	1	of	4	Attorney Docket Number	U017 (BPAY.0010010)

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-YYYY
		Number	Kind Code (if known)		
P.R.	A1	20040215565		Huffman	10-2004
	A2	20040158524		Anderson et al.	08-2004
	A3	20040155101		Royer et al.	08-2004
	A4	20040088232		Minnis, JR.	05-2004
	A5	20040083172		Wiederin	04-2004
	A6	20040020982		Hoffman et al.	02-2004
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	A19	6,662,166		Pare et al.	12-2003
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Examiner Initials*	Cite No.	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
		Office	Number	Kind Code		
	B1	WO	01/20525	A1	Loyaltyworks, Inc.	03-2001

Examiner Signature	<i>[Signature]</i>	Date Considered	6/4/05
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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		Group Art Unit	3621		
Examiner Name	Pierre Elisca				
Sheet	3	of	4	Attorney Docket Number	U017 (BPAY.0010010)

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²	
P.E.	C1	Office of NYS Attorney General Eliot Spitzer. Financial Giant Joins Fight Against Online Gambling. Press Release. http://www.oag.state.ny.us/press/2002/jun/jun14a_02.html . Jun. 2002.		
	C2	Zions Bank. Cards for Any Business Occasion. http://www.zionsbank.com/bank_cards.jsp?leftNav=bf_bfinance&topNav=bfinance .		
	C3	ABSA. Purchasing Credit Card. http://www.absa.co.za/Corporate/0,2999,2210,00.html .		
	C4	Visa U.S.A. Visa Purchasing. http://www.usa.visa.com/corporate/corporate_solutions/payment/visa_purchasing.html?it=c/corporate/corporate_solutions/index%2Ehtml Visa%20Purchasing%20 .		
	C5	University of Wisconsin-Green Bay. Purchasing Department: Purchasing Card. http://www.uwgb.edu/Purchasing/purchasingCard/procurement07.htm .		
	C6	Reference Guides Glossary Terms (Online Glossary Terms and Definitions). Merchant Glossary: Merchant Category Code (MCC) (Merchant Category Code) (MCC) Help). http://glossary.reference-guides.com/Merchant/Merchant_Category_Code_MCC/ . 2003.		
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	C8	Williams College Controller's Office. Purchasing Card Procedures. http://www.williams.edu/admin/controller/pcard.html#whatis . Jan. 2005		
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Examiner Signature	<i>Pierre Elisca</i>	Date Considered	6/4/05
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Sheet	4	of	4	Attorney Docket Number	U017 (BPAY.0010010)

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
P.E.	C12	City of Aspen. Parking. http://www.aspenpitkin.com/depts/61/payanddisplay.cfm	
	C13	SmartCity. SmartCity Card Solutions. http://www.coinamatic.com/coinamatic_group/html/apartment_laundry_services/smartcity/Products/p4.html	
	C14	TranCore. TransCore Access Control System First to Successfully Combine Biometrics and RFID. http://www.transcore.com/news/news050314.htm . Mar. 2005	

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